

Fill in this information to identify the case:

Debtor 1 Barbara Winget

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of Mississippi
(State)

Case number: 14-14488-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Origin Bank fka Community Trust Bank
sbm Cimarron Mortgage Company

Court Claim No. (if known): 13

Last four digits of any number
you use to identify the debtor's
account:

XXX5725

Date of Payment Change: 01/01/2016

Must be at least 21 days after date of
this notice.

New total payment:

Principal, interest, and escrow, if any \$981.48

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$173.83

New escrow payment: \$170.39

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a statement is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: _____

New principal and interest payment: : _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No.
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Evan J. Lundy
Signature

Date: December 10, 2015

Print: Evan J. Lundy
First Name Middle Name Last Name

Title Attorney

Company Shapiro & Massey, LLC

Address 1080 River Oaks Drive, Suite B-202
Number Street

Flowood, Mississippi 39232
City State ZIP Code

Contact phone (601) 981 - 9299

Email MSBankruptcy@logs.com

CERTIFICATE OF SERVICE

I, Evan J. Lundy, of the firm of Shapiro & Massey, LLC, do hereby certify that I have this date provided a copy of the foregoing Notice of Mortgage Payment Change either by electronic case filing or by United States mail postage pre-paid to the following:

Office of the U.S. Trustee
USTPRegion05.JA.ECF@usdoj.gov

Locke D Barkley, Chapter 13 Trustee
sbeasley@barkley13.com

William L. Fava, Attorney for Debtor
mc38671@yahoo.com

Barbara Winget
7806 Davis Parkway
Southaven, MS 38671

Dated: December 10, 2015

Respectfully submitted
SHAPIRO & MASSEY, LLC

/s/Evan J. Lundy
Evan J. Lundy

Presented by:
J. Gary Massey, MSB #1920
Evan J. Lundy, MSB# 103044
SHAPIRO & MASSEY, LLC
1080 River Oaks Drive, Suite B-202
Flowood, MS 39232
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E-mail: msbankruptcy@logs.com
BK Case No. 14-14488-JDW

CIMARRON MORTGAGE
P. O. BOX 12830
JACKSON

MS 39236-2830

800-949-6699

BARBARA WINGET
C/O CMC BKR DEPT
P.O. BOX 12830
JACKSON

YOUR LOAN NUMBER: [REDACTED]

MS 39236

DATE: 11/09/15

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 01/16 THROUGH 12/16.

----- ANTICIPATED PAYMENTS FROM ESCROW - 01/16 THROUGH 12/16 -----
HAZARD INS 874.79
COUNTY TAX 1130.25

TOTAL PAYMENTS FROM ESCROW 2005.04

MONTHLY PAYMENT TO ESCROW 167.08 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 01/16 THROUGH 12/16 -----
-ANTICIPATED PAYMENTS- -- ESCROW BALANCE COMPARISON --
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED
ACTUAL STARTING BALANCE 294.49 334.24
JAN 16 167.08 461.57 501.32
FEB 16 167.08 628.65 668.40
MAR 16 167.08 795.73 835.48
APR 16 167.08 962.81 1002.56
MAY 16 167.08 1129.89 1169.64
JUN 16 167.08 1296.97 1336.72
JUL 16 167.08 1464.05 1503.80
AUG 16 167.08 874.79 HAZARD INS 756.34 796.09
SEP 16 167.08 923.42 963.17
OCT 16 167.08 1090.50 1130.25
NOV 16 167.08 1257.58 1297.33
DEC 16 167.08 1130.25 COUNTY TAX ALP 294.41 RLP 334.16

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -39.75.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	811.09
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	167.08
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	3.31
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 01/01/16 981.48

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 334.16.

YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 334.16.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
10/15	173.83	11/15	173.83	12/15 173.83
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
12/15	1130.25	COUNTY TAX	00/00	0.00
00/00	0.00		00/00	0.00

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BARBARA WINGET
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MS 39236

YOUR LOAN NUMBER: [REDACTED]

DATE: 11/09/15

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING APR, 2015 AND ENDING MAR, 2016. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF APR, 2015 IS ---

PRINCIPAL & INTEREST	811.09
ESCROW DEPOSIT	165.94
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	7.89
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	984.92

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		DESCRIPTION	-- ESCROW BALANCE --	
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL		PRIOR PRJ	ACTUAL
APR 15	165.94	173.83*				995.73	908.89
MAY 15	165.94	173.83*				1161.67	1082.72
JUN 15	165.94	173.83*				1327.61	1256.55
JUL 15	165.94	173.83*			874.79* HAZARD	1493.55	555.59 A
AUG 15	165.94	173.83*	861.12		*	798.37	729.42
SEP 15	165.94	173.83*				964.31	903.25
OCT 15	165.94	*				1130.25	903.25
NOV 15	165.94	**				1296.19	903.25
DEC 15	165.94	**	1130.25		**	331.88 T	903.25
JAN 16	165.94	**				497.82	903.25
FEB 16	165.94	**				663.76	903.25
MAR 16	165.94	**				829.70	903.25

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 331.88. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS 555.59.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

02/15	171.08	03/15	171.08	00/00	171.08
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00